

Fill in this information to identify your case:

UNITED STATES BANKRUPTCY COURT**District of PENNSYLVANIA**

Case # (if known):

Chapter you are filing under:

13

Check if this is:

☐ An amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

Part 1: Identify Yourself

About Debtor 1:

1. Your full name **Howard****C.****Chinn****Chinn**

2. All other names you have used in the last 8 years

3. Only the last 4 digits of your Social Security number or federal OR Individual Taxpayer Identification number (ITIN)

000-00-3729

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

**I have not used any business names or EINs.**

5. Where you live

1469 Catlin Way**Dresher****PA 19025****Montgomery**

If your mailing address is different from the one above, fill it in here.

Debtor 1 **Chinn, Howard C.**

Case # (if known)

6. Why you are choosing this district to file for bankruptcy?

- ☒ **Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.**

PART 2: Tell the Court About Your Bankruptcy Case7. The chapter of the Bankruptcy Code you are choosing to file under Chapter: **13**

8. How you will pay the fee?

9. Have you filed for bankruptcy within the last 8 years?

☐ **No.**☒ **Yes.****PHILADELPHIA****17-16376/MDC**

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

☒ **No.**☐ **Yes.**

11. Do you rent your residence?

☒ **No** Go to line 12.☐ **Yes**

Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

☐ **No.** Go to line 12.☐ **Yes.** Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it as part of this bankruptcy petition.**PART 3: Report About Any Businesses You Own as a Sole Proprietor**

12. Are you a sole proprietor of any full or part-time business?

☒ **No.** Go to Part 4.**PART 4: Report if You Own or Have Any Hazardous Property or Needs Attention**

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety?

Or do you own any property that needs immediate attention?

☒ **No.**☐ **Yes.** What is the hazard?

Debtor 1 **Chinn, Howard C.**

Case # (if known)

PART 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

About Debtor 1:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?

16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8).

- ☐ No. Go to line 16b.
☒ Yes. Go to line 17

16b. Are your debts primarily business debts?

- ☐ No. Go to line 16c.
☐ Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer debts or business debts.

17. Are you filing under Chapter 7?

- ☒ No. I am not filing under Chapter 7. Go to line 18.
☐ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
☐ No.
☐ Yes.

18. How many creditors do you estimate that you owe?

- | | | |
|--|--|---|
| <input checked="" type="checkbox"/> 1 - 49 | <input type="checkbox"/> 1000 - 5000 | <input type="checkbox"/> 25001 - 50000 |
| <input type="checkbox"/> 50 - 99 | <input type="checkbox"/> 5001 - 10000 | <input type="checkbox"/> 50001 - 100000 |
| <input type="checkbox"/> 100 - 199 | <input type="checkbox"/> 10001 - 25000 | <input type="checkbox"/> > 100000 |
| <input type="checkbox"/> 200 - 999 | | |

19. How much do you estimate your assets to be worth?

- | | | |
|--|--|--|
| <input checked="" type="checkbox"/> \$0 - \$50,000 | <input type="checkbox"/> \$1,000,001 - \$10 million | <input type="checkbox"/> \$500,000,001 - \$1 billion |
| <input type="checkbox"/> \$50,001 - \$100,000 | <input type="checkbox"/> \$10,000,001 - \$50 million | <input type="checkbox"/> \$1,000,000,001 - \$10 billion |
| <input type="checkbox"/> \$100,001 - \$500,000 | <input type="checkbox"/> \$50,000,001 - \$100 million | <input type="checkbox"/> \$10,000,000,001 - \$50 billion |
| <input type="checkbox"/> \$500,001 - \$1 million | <input type="checkbox"/> \$100,000,001 - \$500 million | <input type="checkbox"/> More than \$50 billion |

20. How much do you estimate your liabilities to be?

- | | | |
|--|--|--|
| <input checked="" type="checkbox"/> \$0 - \$50,000 | <input type="checkbox"/> \$1,000,001 - \$10 million | <input type="checkbox"/> \$500,000,001 - \$1 billion |
| <input type="checkbox"/> \$50,001 - \$100,000 | <input type="checkbox"/> \$10,000,001 - \$50 million | <input type="checkbox"/> \$1,000,000,001 - \$10 billion |
| <input type="checkbox"/> \$100,001 - \$500,000 | <input type="checkbox"/> \$50,000,001 - \$100 million | <input type="checkbox"/> \$10,000,000,001 - \$50 billion |
| <input type="checkbox"/> \$500,001 - \$1 million | <input type="checkbox"/> \$100,000,001 - \$500 million | <input type="checkbox"/> More than \$50 billion |

Debtor 1 **Howard C. Chinn**

Case # (if known)

Part 7: Sign Below

Debtor

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

I have been informed by my attorney, have received a copy and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X */s/ Howard Chinn*

Signature of Debtor 1

Signature of Debtor 2

Executed on 1/20/2020

Executed on

Attorney

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible.

I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

X */s/ Alan B. Liss*

Date: 1/20/2020

Signature of Attorney for Debtor

Alan B. Liss, Esquire

Address

**Brenner & Brenner, P.C.
1420 Walnut Street
Suite 720
Philadelphia, PA 19102**

Tele: **215-567-2050**

Bar number

BarID: 23331

Debtor 1 **Chinn, Howard C.**

Case #:

Debtor 2

District of PENNSYLVANIA

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Inform

12/15

1. Schedule A/B: Property (Official Form 106A/B)

Assets

1a. Copy line 55, Total real estate, from Schedule A/B.....	\$675,000.00
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$30,100.00
1c. Copy line 63, Total of all property on Schedule A/B	\$705,100.00

Part 2: Summarize Your Liabilities

2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)

Liabilities

2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$410,000.00
--	---------------------

3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	\$45,000.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$2,945.56

Your total liabilities **\$457,945.56**

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)

Copy your combined monthly income from line 12 of Schedule I	\$8,500.00
--	-------------------

5. Schedule J: Your Expenses (Official Form 106J)

Copy your combined monthly income from line 12 of Schedule I	\$7,656.00
--	-------------------

Debtor 1 **Chinn, Howard C.**

Case #:

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

☐ No. You have nothing to report on this part of the form.

☒ Yes.

7. What kind of debt do you have?

☒ Your debts are primarily consumer debts.

☐ Your debts are not primarily consumer debts.

8. From the Statement of Your Current Monthly Income:

Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.)

\$0.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:

Amount

9a. Domestic support obligations (Copy line 6a.)

\$0.00

9b. Taxes and certain other debts you owe the government. (Copy line 6b.)

\$0.00

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

\$0.00

9d. Student loans. (Copy line 6f.)

\$0.00

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (6g)

\$0.00

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

\$0.00

Debtor 1 **Chinn, Howard C.**

Case #:

Debtor 2

District of PENNSYLVANIA☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

Part 1: Each Residence, Building, Land, or Real Estate You Own / Have Interest

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.

Yes. Where is the property?

01 Residence, building, land, or similar property☐ No☒ Yes

What is the property?

Current value of the	
entire property?	portion you own?
\$675,000.00	\$105,000.00

Other information you wish to add about this item

Who has an interest in the property?

Check if this is community property

Bal. 1st mtg. \$410,000.00**H****Bal. 2nd mtg. \$160,000.00**

2. Add the dollar value of the portion you own for all of your entries from Part 1

\$105,000.00

Debtor 1 **Chinn, Howard C.**

Case #:

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

03 Cars, vans, trucks, tractors, sport utility vehicles, motorcycles☐ **No** **2006 Pathfinder**

Who has an interest in the property?

Current value of the
entire property? portion you own?☒ **Yes****\$1,500.00****\$1,500.00****I** Check if this is community property**03 Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**☐ **No** **2009 Infinity FX35**

Who has an interest in the property?

Current value of the
entire property? portion you own?☒ **Yes****\$1,500.00****\$1,500.00****I** Check if this is community property**03 Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**☐ **No** **2013 Audi 6**

Who has an interest in the property?

Current value of the
entire property? portion you own?☒ **Yes****\$7,500.00****\$7,500.00****I** Check if this is community property**04 Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**☒ **No**

Who has an interest in the property?

Current value of the
entire property? portion you own?☐ **Yes****N** Check if this is community property

5. Add the dollar value of the portion you own for all of your entries from Part 2

\$10,500.00

Debtor 1 **Chinn, Howard C.**

Case #:

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
portion you own?**06 Household goods and furnishings**☐ No☒ Yes**\$5,000.00****07 Electronics**☒ No☐ Yes**08 Collectibles of value**☒ No☐ Yes**09 Equipment for sports and hobbies**☒ No☐ Yes**10 Firearms**☒ No☐ Yes**11 Clothes**☐ No☒ Yes**\$4,000.00****12 Jewelry**☐ No☒ Yes**\$400.00****13 Non-farm animals**☒ No☐ Yes**14 Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes

15. Add the dollar value of all of your entries from Part 3

\$9,400.00

Debtor 1 **Chinn, Howard C.**

Case #:

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
portion you own?**16 Cash**☒ **No**☐ **Yes****17 Deposits of money**☐ **No**☒ **Yes****Wells Fargo
checking account****\$200.00****18 Bonds, mutual funds, or publicly traded stocks**☒ **No**☐ **Yes****19 Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an inter**☐ **No**☒ **Yes****owns 100% of Jaminn Enterprises****\$10,000.00****20 Government and corporate bonds and other negotiable and non-negotiable instruments**☒ **No**☐ **Yes****21 Retirement or pension accounts**☒ **No**☐ **Yes****Erisa Qualified 401K****22 Security deposits and prepayments**☒ **No**☐ **Yes****23 Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)**☒ **No**☐ **Yes****24 Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition**☒ **No**☐ **Yes****25 Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers**☒ **No**☐ **Yes****26 Patents, copyrights, trademarks, trade secrets, and other intellectual property**☒ **No**☐ **Yes****27 Licenses, franchises, and other general intangibles**☒ **No**☐ **Yes**

Debtor 1 **Chinn, Howard C.**

Case #:

28 Tax refunds owed to you☒ **No**☐ **Yes****29 Family support**☒ **No**☐ **Yes****30 Other amounts someone owes you**☒ **No**☐ **Yes****31 Interests in insurance policies**☒ **No**☐ **Yes****32 Any interest in property that is due you from someone who has died**☒ **No**☐ **Yes****33 Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**☒ **No**☐ **Yes**

36. Add the dollar value of all of your entries from Part 4

\$10,200.00

Debtor 1 **Chinn, Howard C.**

Case #:

Part 5: Describe Any Business-Related Property You Own or Have an Interest In.

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
portion you own?**37 Do you own or have any legal or equitable interest in any business-related property?**☒ **No**☐ **Yes****38 Accounts receivable or commissions you already earned**☒ **No**☐ **Yes****39 Office equipment, furnishings, and supplies**☒ **No**☐ **Yes****40 Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**☒ **No**☐ **Yes****41 Inventory**☒ **No**☐ **Yes****42 Interests in partnerships or joint ventures**☒ **No**☐ **Yes****43 Customer lists, mailing lists, or other compilations**☒ **No**☐ **Yes****44 Any business-related property you did not already list**☒ **No**☐ **Yes**

36. Add the dollar value of all of your entries from Part 4

\$0.00

Debtor 1 **Chinn, Howard C.**

Case #:

Part 6: Farm & Commercial Fishing-Related Property You Own / Have an Interest.

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
portion you own?**46 Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**☒ **No**☐ **Yes****47 Farm animals**☒ **No**☐ **Yes****48 Crops - either growing or harvested**☒ **No**☐ **Yes****49 Farm and fishing equipment, implements, machinery, fixtures, and tools of trade**☒ **No**☐ **Yes****50 Farm and fishing supplies, chemicals, and feed**☒ **No**☐ **Yes****51 Any farm- and commercial fishing-related property you did not already list**☒ **No**☐ **Yes**

52. Add the dollar value of all of your entries from Part 6

\$0.00

Debtor 1 **Chinn, Howard C.**

Case #:

Part 7: All Property You Own or Have an Interest in That You Did Not List Above

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
portion you own?**53 Do you have other property of any kind you did not already list?**☒ **No**☐ **Yes**

54. Add the dollar value of all of your entries from Part 7.

\$0.00**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2	\$105,000.00
56. Part 2: Total vehicles, line 5	\$10,500.00
57. Part 3: Total personal and household items, line 15	\$9,400.00
58. Part 4: Total financial assets, line 36	\$10,200.00
59. Part 5: Total business-related property, line 45	\$0.00
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00
61. Part 7: Total other property not listed, line 54	\$0.00
62. Total personal property. Add lines 56 through 61	\$30,100.00
63. Total of all property on Schedule A/B. Add line 55 + line 62.....	\$135,100.00

Debtor 1 **Chinn, Howard C.**

Case #:

Debtor 2

District of PENNSYLVANIA☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/19

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming?

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description	Current value of the portion you own	Amt of the exemption	Specific laws that allow exemption
01 Residence, building	675,000.00	25,150.00	11 USC 522(d)(1)
<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit			
03 Cars, vans, trucks,	1,500.00	1,500.00	11 USC 522(d)(2)
<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit			
03 Cars, vans, trucks,	7,500.00	1,500.00	11 USC 522(d)(2)
<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit			
06 Household goods	5,000.00	5,000.00	11 USC 522(d)(3)
<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit			
11 Clothes	4,000.00	4,000.00	11 USC 522(d)(3)
<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit			
12 Jewelry	400.00	400.00	11 USC 522(d)(4)
<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit			
17 Deposits of money	200.00	200.00	11 USC 522(d)(5)
<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit			
19 Non-publicly traded	10,000.00	10,000.00	11 USC 522(d)(10)(E)
<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit			
21 Retirement pension	0.00	0.00	11 USC 522(d)(10)(A)
<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit			

Debtor 1 **Chinn, Howard C.**

Case #:

3. Are you claiming a homestead exemption of more than \$155,675?

☒**No.**☐**Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?**☐**No.**☐**Yes.**

Debtor 1 **Chinn, Howard C.**

Case #:

Debtor 2

District of PENNSYLVANIA☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Part 1: List All Secured Claims

1. Do any creditors have claims secured by your property?

☐**No. Check this box and submit this form to the court with your other schedules.**☒**Yes. Fill in all of the information below.**

2. List all secured claims.

Creditor's Name	Amount of Claim	Value	Unsecured
Citizens One Mortgage PO Box 42111 Providence, RI 02940-2111	\$410,000.00	\$675,000.00	
Real Estate Who owes the debt?	Claim is <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. <input checked="" type="checkbox"/> An agreement <input type="checkbox"/> Statutory Lien <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)	Describe the property arrears through the plan current payments outside the plan	
<input type="checkbox"/> Claim relates to a community debt Dt Last 4 digits of account number 4653			

Dollar value of all entries in Amount of Claim:

\$410,000.00**Part 2: List Others to Be Notified About a Debt That You Already Listed**

Any Notice only creditors?

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2.

Creditor's Name **Citizens One Mortgage**

On which line in Part 1 did you enter the creditor? _____

Last 4 digits of account number **4653**

Debtor 1 **Chinn, Howard C.**

Case #:

Debtor 2

District of PENNSYLVANIA☐ Check if this is an amended filing

Official Form 106E

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

☐**No. Go to Part 2**☒**Yes.**

2. List all secured claims.

Creditor's Name	Priority	Nonpriority	Total Claim
Montgomery Co. Tax Claim One Montgomery Plaza Suite 600 Norristown, PA 19401	Claim is <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		\$15,000.00
Who owes the debt? <input type="checkbox"/> Claim relates to a community debt Dt Last 4 digits of account number ____	Type of PRIORITY unsecured claim: Priority full balance through the plan		
School District Of Upper Dublin 1580 Fort Washington Avenue Maple Glen, PA 19002	Claim is <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		\$30,000.00
Who owes the debt? <input type="checkbox"/> Claim relates to a community debt Dt Last 4 digits of account number ____	Type of PRIORITY unsecured claim: Priority full balance through the plan		

End of Part 1

Debtor 1 **Chinn, Howard C.**

Case #:

Part 2: List All of Your NONPRIORITY Unsecured Claims.

3. Do any creditors have nonpriority unsecured claims against you?

☐**No. Go to Part 2**☒**Yes.**

4. List all nonpriority unsecured claims in the alpha order of the creditor.

Creditor's Name	Claim is	Total Claim
Wells Fargo/Visa PO Box 51193 Los Angeles, CA 90051-5493	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	\$2,945.56

Who owes the debt?

Type of NONPRIORITY unsecured claim

NonPriority Unsecured☐ Claim relates to a community debt

Dt

Last 4 digits of account number 9609

End of Part 2

Part 3: List Others to Be Notified About a Debt That You Already Listed

Any Notice only creditors, such as collection agencies, etc.

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2.

Creditor's Name **Montgomery Co. Tax Claim**

On which line in Part 1 did you enter the creditor? _____

Last 4 digits of account number _____

Creditor's Name **School District Of Upper Dublin**

On which line in Part 1 did you enter the creditor? _____

Last 4 digits of account number _____

End of Part 3

Debtor 1 **Chinn, Howard C.**

Case #:

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.

Part 1**Total claim**

6a. Domestic support obligations.	\$0.00
6b. Taxes and certain other debts you owe the government	\$0.00
6c. Claims for death or personal injury while you were intoxicated	\$0.00
6d. Other. Add all other priority unsecured claims.	\$45,000.00
6e. Total. Add lines 6a through 6d.	\$45,000.00

Part 2**Total claim**

6f. Student loans	\$0.00
6g. Obligations arising out of a separation agreement or divorce	\$0.00
6h. Debts to pension or profit-sharing plans, and other similar debts	\$0.00
6i. Other. Add all other non priority unsecured claims.	\$2,945.56
6j. Total. Add lines 6f through	\$2,945.56

Debtor 1 **Chinn, Howard C.**

Case #:

Debtor 2

District of PENNSYLVANIA☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

1. Do you have any executory contracts or unexpired leases?

**No. Check this box and file this form with the court with your other schedules.****Yes. Fill in all of the information below.**

2. List separately each person or company with whom you have the contract or lease.

Debtor 1 **Chinn, Howard C.**

Case #:

Debtor 2

District of PENNSYLVANIA☐ **Check if this is an amended filing**

Official Form 106H

Schedule H: Your Codebtors

12/15

1. Do you have any codebtors?

☒ **No.**☐ **Yes**

2. Within the last 8 years, have you lived in a community property state or territory?

☐ **No. Go to line 3.**☐ **Yes.**☐ **No.**☐ **Yes. In which community state or territory did you live?**

Fill in the name and current address of that person.

3. In Column 1, list all of your codebtors.

Fill in this information to identify your case:

Debtor 1 **Chinn, Howard C.**

Debtor 2

District of PENNSYLVANIA

Case #:

Check if this is:

☐ An amended filing☐ A supplement showing post-petition
chapter 13 income as of the following date:

Official Form 106I

Schedule I: Your Income

12/15

Part 1: Describe Employment

	Debtor 1	Debtor 2 or non-filing spouse
Employment Status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not Employed	<input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not Employed
Occupation		
Name of Employer	Self-Employed	
Address of Employer		
Length of Employment		

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions	10,000.00	0.00
3. Estimate and list monthly overtime pay.	0.00	0.00
4. Calculate gross income. Add line 2 + line 3.	10,000.00	0.00

Copy line 4 here.....

10,000.00**0.00**

5. List all payroll deductions:

5a. Tax, Medicare, and Social Security deductions	1,500.00	0.00
5b. Mandatory contributions for retirement plans	0.00	0.00
5c. Voluntary contributions for retirement plans	0.00	0.00
5d. Required repayments of retirement fund loans	0.00	0.00
5e. Insurance	0.00	0.00
5f. Domestic support obligations	0.00	0.00
5g. Union dues	0.00	0.00
5h. Other deductions.	0.00	0.00

6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. **\$1,500.00**7. Calculate total monthly take-home pay. Subtract line 6 from line 4. **\$8,500.00**

8. List all other income regularly received:

8a. Net income from rental property and from operating	0.00	0.00
8b. Interest and dividends	0.00	0.00
8c. Family support payments that you, a non-filing spouse, a business, profession, or farm	0.00	0.00
8d. Unemployment compensation	0.00	0.00
8e. Social Security or a dependent regularly receive	0.00	0.00
8f. Other government assistance that you regularly receive	0.00	0.00
8g. Pension or retirement income	0.00	0.00
8h. Other monthly income.	0.00	0.00

9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.

10. Calculate monthly income. Add line 7 + line 9. **\$8,500.00**11. State all other regular contributions to the expenses that you list in Schedule J. **0.00**12. Add the amount in the last column of line 10 to the amount in line 11. **\$8,500.00**

13. Do you expect an increase or decrease within the year after you file this form?

☒ No☐ Yes. Explain

Fill in this information to identify your case:

Debtor 1 **Chinn, Howard C.**

Debtor 2

District of **PENNSYLVANIA**

Case #:

Check if this is:

☐ An amended filing☐ A supplement showing post-petition chapter 13 income as of the following date:

Official Form 106J

12/15

Schedule J: Your Expenses**Part 1: Describe your household**

1. Is this a joint case?

☒ No. Gotoline2.☐ Yes. Does Debtor 2 live in a separate household?☐ No☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

☐ No☒ Yes. Fill out this information for each dependent.....Dependent's relationshipAgeDoes dependent live with you?**Son****18**☐ No ☒ Yes**Daughter****23**☐ No ☒ Yes☐ No ☐ Yes☐ No ☐ Yes☐ No ☐ Yes3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

Your Expenses

4. The rental or home ownership expenses for your residence.

2,656.00

If not included in line 4:

4a. Real estate taxes

0.00

4b. Property, homeowner's, or renter's insurance

375.00

4c. Home maintenance, repair, and upkeep expenses

50.00

4d. Homeowner's association or condominium dues

0.00

5. Additional mortgage payments for your residence, such as home equity loans

0.00

6. Utilities

6a. Electricity, heat, natural gas	300.00
6b. Water, sewer, garbage collection	100.00
6c. Telephone, cell phone, Internet, satellite, and cable services	300.00
6d. Other. Specify:	0.00

7. Food and housekeeping supplies	400.00
8. Childcare and children's education costs	0.00
9. Clothing, laundry, and dry cleaning	100.00
10. Personal care products and services	0.00
11. Medical, dental and medicine (uninsured)	100.00
12. Transportation. Include gas, maintenance, bus or train fare.	300.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	0.00
14. Charitable contributions and religious donations	0.00

15. Insurance.

15a. Life insurance	0.00
15b. Health insurance	1,600.00
15c. Vehicle insurance	375.00
15d. Other insurance. Specify:	0.00

16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify	0.00
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	0.00
17b. Car payments for Vehicle 2	0.00
17c. Other.Specify:	0.00
17d. Other.Specify:	0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted	0.00
19. Other payments you make to support others who do not live with you.	0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	0.00
20b. Real estate taxes	0.00
20c. Property,homeowner's,orreter'sinsurance	0.00
20d. Maintenance,repair,andupkeepexpenses	0.00
20e. Homeowner'sassociationorcondominiumdues	0.00

21. Other. Specify:		1,000.00
Regular expenses of business/profession/farm	0.00	
Education (Including tuition and school books)	0.00	
Court Ordered Payments	0.00	
Prevention Against Family Violence	0.00	
Emergency expenses	0.00	
Misc.Payments 2nd mortgage	1,000.00	
	0.00	

22. Your monthly expenses. Add lines 4 through 21. **\$7,656.00**

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I. **\$8,500.00**

23b. Copy your monthly expenses from line 22 above. **\$7,656.00**

23c. Subtract your monthly expenses from your monthly income. **\$844.00**

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

☒ No ☐ Yes

Debtor 1 **Chinn, Howard C.**

Case #:

Debtor 2

District of PENNSYLVANIA☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ **No.**☐ **Yes**

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

Signature: **X****Chinn, Howard C.**

Signature: _____

Chinn

Date: _____

Date: _____

Debtor 1 **Chinn, Howard C.**

Case #:

Debtor 2

District of PENNSYLVANIA☐ Check if this is an amended filing

Disclosure

Disclosure of Compensation

12/15

The undersigned certify the following pursuant to 11 U.S.C. 329(a) and Fed. Bankr. P. 2016(b)

1. The undersigned is the Attorney for the Debtors in this case.
2. The compensation paid or agreed to be paid by the Debtor to the undersigned is **\$3,100.00** plus filing fee and costs of **\$400.00**
 - (a) for legal services rendered under paragraph 4,
 - (b) within 12 months prior to filing this statement, Debtor has paid: **\$3,100.00**
 - (c) the unpaid balance due and payable is: **\$0.00**
3. **\$0.00** for the filing fee in this case has been paid.
4. **The services rendered or to be rendered include the following:**
 - (a) Analysis of the financial situation, and rendering advice and assistance to the Debtors in determining whether to file a petition under Title 11 of the United States Code.
 - (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the Court.
 - (c) Representation of the Debtors at the meeting of creditors and confirmation hearing and any adjourned hearings thereof.
5. The fee agreement between the Debtor(s) and the undersigned will control fees. The undersigned reserves the right to file supplemental fee applications on notice to all interested parties.
6. **Debtor(s) agree that the following services are not included in the above fee & shall be subject to & fixed by the order of the Court.**
 - (a) Any adversary proceedings and any other contested bankruptcy matter, including non-dischargeable.
 - (b) Costs related to credit reports, judgments searches, couriers, travel, extraordinary PACER charges or duplication costs.
 - (c) All motions.
 - (d) Challenge or avoidance of any proof of claim.
 - (e) Conversion of petition from or to chapter 7 or 13.
 - (f) Any amendment to add creditors.
 - (g) Notice of settlement of controversy
 - (h) Responses to audits or US Trustee objection to the case.
 - (i) Preparation or appearance at 2004 deposition.
 - (j) Application to employ professional(s).
7. The source of payments made by debtor to the undersigned was from the Debtor(s).
8. The undersigned has received no transfer, assignment or pledge of property except as herein stated.
9. The undersigned has not shared or agreed to share with any other person, other than with members of the undersigned's law firm, any compensation paid or to be paid.
10. The undersigned certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtors in this bankruptcy proceedings.

Signature: / e / **Alan B. Liss, Esquire**

Address **Brenner & Brenner, P.C.**
1420 Walnut Street
Suite 720
Philadelphia, PA 19102

Executed on: 1/20/2020

Court ID:

Tele: **215-567-2050****BarID: 23331**

Debtor 1 **Chinn, Howard C.**

Case #:

Debtor 2

District of PENNSYLVANIA☐ **Check if this is an amended filing**

Official Form 423

Certification About a Financial Management Course

12/15

If you are an individual, you must take an approved course about personal financial management if:

you filed for bankruptcy under chapter 7 or 13, or

you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.

If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code, Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course.

Part 1: Tell the Court About the Required Course☒ **I completed an approved course in personal financial management:**Date I took the course.: 1/11/2020

Name of approved provider.:

Certificate No.:

☐ **I am not required to complete a course in personal financial management because the court has granted**

- ☐ **Incapacity** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.** My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active Duty.** I am currently on active military duty in a military combat zone.
- ☐ **Residence** I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.

Signature of Debtor: X /s/**Howard C. Chinn** / /
Date

Debtor 1 **Chinn, Howard C.**

Case #:

Debtor 2

Official Form 121

☐ Check if this is an amended filing

Statement About Your Social Security Numbers

12/15

Use this form to tell the court about any Social Security or federal Individual Taxpayer Identification numbers you have used.

To protect your privacy, the court will not make this form available to the public.

Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part1: About Yourself and Your spouse if Your Spouse is Filing With You

For Debtor 1:

For Debtor 2 (Only If Spouse Is Filing):

1. Your name Howard
C.
Chinn

Chinn

Part 2: About all of Your Social Security or Federal Individual Taxpayer ID

182-62-3729

You do not have a Social Security number.

000-00-0000

You do not have a Social Security number.

Under penalty of perjury, I declare that the information
I have provided in this form is true and correct.

Under penalty of perjury, I declare that the information
I have provided in this form is true and correct.

Signature: **X**

Howard C. Chinn

Date 1/20/2020

Signature: _____

Date

Citizens One Mortgage
4653
PO Box 42111
Providence, RI 02940-2111

Montgomery Co. Tax Claim
Account Number
One Montgomery Plaza
Suite 600
Norristown, PA 19401

School District Of Upper Dublin
Account Number
1580 Fort Washington Avenue
Maple Glen, PA 19002

Wells Fargo/Visa
9609
PO Box 51193
Los Angeles, CA 90051-5493

Fill in this information to identify your case:

Debtor 1 Howard C.Chinn
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number _____
(if known)

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☒ Married
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
		<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1
Number Street	From To	Number Street	From To
City State ZIP Code		City State ZIP Code	
		<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1
Number Street	From To	Number Street	From To
City State ZIP Code		City State ZIP Code	

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Creditors* (Official Form 106H).

Part 2: Explain the Sources of Your Income

Debtor 1 **Howard C.Chinn**
First Name Middle Name Last Name

Case number (if known) _____

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
☒ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$ _____	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____
For last calendar year: (January 1 to December 31, <u> </u> <small>YYYY</small>)	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____
For the calendar year before that: (January 1 to December 31, <u> </u> <small>YYYY</small>)	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No
☒ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	2,000.00	\$ _____		\$ _____
		\$ _____		\$ _____
		\$ _____		\$ _____
For last calendar year: (January 1 to December 31, <u> </u> <small>YYYY</small>)		\$ _____		\$ _____
		\$ _____		\$ _____
		\$ _____		\$ _____
For the calendar year before that: (January 1 to December 31, <u> </u> <small>YYYY</small>)		\$ _____		\$ _____
		\$ _____		\$ _____
		\$ _____		\$ _____

Debtor 1 **Howard C. Chinn**
 First Name Middle Name Last Name

Case number (if known) _____

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825* or more?

- ☐ No. Go to line 7.

- ☒ Yes. List below each creditor to whom you paid a total of \$6,825* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

- ☐ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☒ No. Go to line 7.

- ☐ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
Creditor's Name _____	_____	\$ _____	\$ _____	<input type="checkbox"/> Mortgage
Number _____ Street _____	_____			<input type="checkbox"/> Car
_____	_____			<input type="checkbox"/> Credit card
City _____ State _____ ZIP Code _____				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other _____
Creditor's Name _____	_____	\$ _____	\$ _____	<input type="checkbox"/> Mortgage
Number _____ Street _____	_____			<input type="checkbox"/> Car
_____	_____			<input type="checkbox"/> Credit card
City _____ State _____ ZIP Code _____				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other _____
Creditor's Name _____	_____	\$ _____	\$ _____	<input type="checkbox"/> Mortgage
Number _____ Street _____	_____			<input type="checkbox"/> Car
_____	_____			<input type="checkbox"/> Credit card
City _____ State _____ ZIP Code _____				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other _____

Debtor 1

Howard C.Chinn

First Name Middle Name Last Name

Case number (if known)

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☒ No

☐ Yes. List all payments to an insider.

Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name	\$	\$	
Number Street			
City State ZIP Code			
Insider's Name	\$	\$	
Number Street			
City State ZIP Code			

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

☒ No

☐ Yes. List all payments that benefited an insider.

Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name	\$	\$	
Number Street			
City State ZIP Code			
Insider's Name	\$	\$	
Number Street			
City State ZIP Code			

Debtor 1 Howard C. Chinn
First Name Middle Name Last Name

Case number (if known) _____

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No
☒ Yes. Fill in the details.

Nature of the case	Court or agency	Status of the case
Case title <u>Citizens Bank vs.. Chinn</u> Mortgage foreclosure Sheriff's Sale January 29, 2020	Court Name _____ Number Street _____ City State ZIP Code _____	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case number _____		
Case title _____	Court Name _____ Number Street _____ City State ZIP Code _____	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case number _____		

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

- ☐ No. Go to line 11.
☒ Yes. Fill in the information below.

Describe the property	Date	Value of the property
Howard Chinn Creditor's Name 1469 Catlin Way Number Street Dresher PA 19025 City State ZIP Code	Residence	\$ _____
Explain what happened <input type="checkbox"/> Property was repossessed. <input checked="" type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.		
Describe the property	Date	Value of the property
Creditor's Name		\$ _____
Number Street		
City State ZIP Code		
Explain what happened <input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.		

Debtor 1 **Howard C. Chinn**
 First Name Middle Name Last Name

Case number (if known) _____

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No
☐ Yes. Fill in the details.

Creditor's Name	Describe the action the creditor took	Date action was taken	Amount
Number Street City State ZIP Code			\$
Last 4 digits of account number: XXXX- _ _ _ _			

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☒ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☒ No
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift Number Street City State ZIP Code Person's relationship to you			\$
			\$
Person to Whom You Gave the Gift Number Street City State ZIP Code Person's relationship to you			\$
			\$

Debtor 1 **Howard C. Chinn**
 First Name Middle Name Last Name

Case number (if known) _____

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☒ No
☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
Charity's Name			\$ _____
			\$ _____
Number Street			
City State ZIP Code			

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No
☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
			\$ _____

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No
☒ Yes. Fill in the details.

Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Alan B. Liss, Esquire 1420 Suite 720 Number Street		01/20/2020	\$ 3,100.00
Philadelphia PA 19102 City State ZIP Code			\$ _____
Email or website address			
Person Who Made the Payment, if Not You			

Debtor 1

Howard C. Chinn

First Name Middle Name Last Name

Case number (if known)

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid _____ Number Street _____ City State ZIP Code _____ Email or website address _____ Person Who Made the Payment, if Not You _____	_____ _____	\$ _____ \$ _____

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?
Do not include any payment or transfer that you listed on line 16.

- ☒ No
☐ Yes. Fill in the details.

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid _____ Number Street _____ City State ZIP Code _____	_____ _____	\$ _____ \$ _____

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).
Do not include gifts and transfers that you have already listed on this statement.

- ☒ No
☐ Yes. Fill in the details.

Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person Who Received Transfer _____ Number Street _____ City State ZIP Code _____ Person's relationship to you _____	_____ _____	_____
Person Who Received Transfer _____ Number Street _____ City State ZIP Code _____ Person's relationship to you _____	_____ _____	_____

Debtor 1 **Howard C. Chinn**
 First Name Middle Name Last Name

Case number (if known) _____

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☒ No
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date transfer was made
_____		_____

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No
☐ Yes. Fill in the details.

Name of Financial Institution	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Name of Financial Institution _____ Number Street _____ City State ZIP Code _____	XXXX-____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	_____	\$ _____
Name of Financial Institution _____ Number Street _____ City State ZIP Code _____	XXXX-____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	_____	\$ _____

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No
☐ Yes. Fill in the details.

Name of Financial Institution	Who else had access to it?	Describe the contents	Do you still have it?
Name of Financial Institution _____ Number Street _____ City State ZIP Code _____	Name _____ Number Street _____ City State ZIP Code _____		<input type="checkbox"/> No <input type="checkbox"/> Yes

Debtor 1 Howard C.Chinn Case number (if known) _____
 First Name Middle Name Last Name

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☒ No

☐ Yes. Fill in the details.

Who else has or had access to it?		Describe the contents	Do you still have it?
Name of Storage Facility	Name		<input type="checkbox"/> No <input type="checkbox"/> Yes
Number Street	Number Street		
City State ZIP Code	City State ZIP Code		
City State ZIP Code	City State ZIP Code		

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☒ No

☐ Yes. Fill in the details.

Where is the property?	Describe the property	Value
Owner's Name		\$ _____
Number Street		
City State ZIP Code		
City State ZIP Code		

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

☒ No

☐ Yes. Fill in the details.

Governmental unit	Environmental law, if you know it	Date of notice
Name of site		_____
Number Street		
City State ZIP Code		
City State ZIP Code		

Debtor 1 Howard C. Chinn Case number (if known) _____
 First Name Middle Name Last Name

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No
☐ Yes. Fill in the details.

Governmental unit	Environmental law, if you know it	Date of notice
Name of site _____ Number Street _____ City _____ State _____ ZIP Code _____	Governmental unit _____ Number Street _____ City _____ State _____ ZIP Code _____	_____

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
☐ Yes. Fill in the details.

Court or agency	Nature of the case	Status of the case
Case title _____ Court Name _____ Number Street _____ Case number _____ City _____ State _____ ZIP Code _____	_____	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☒ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
☐ A partner in a partnership
☐ An officer, director, or managing executive of a corporation
☐ An owner of at least 5% of the voting or equity securities of a corporation

- ☐ No. None of the above applies. Go to Part 12.
☒ Yes. Check all that apply above and fill in the details below for each business.

Jammin Enterprises Business Name Number Street 1469 Catlin Way Dresher PA 19024 City State ZIP Code	Describe the nature of the business Paper broker Name of accountant or bookkeeper _____	Employer Identification number Do not include Social Security number or ITIN. EIN: _____ Dates business existed From _____ To _____
_____ Business Name Number Street _____ City State ZIP Code	Describe the nature of the business _____ Name of accountant or bookkeeper _____	Employer Identification number Do not include Social Security number or ITIN. EIN: _____ Dates business existed From _____ To _____

Debtor 1

Howard C.Chinn

First Name Middle Name Last Name

Case number (if known)

Business Name

Number Street

City State ZIP Code

Describe the nature of the business

Name of accountant or bookkeeper

Employer Identification number

Do not include Social Security number or ITIN.

EIN: -

Dates business existed

From To

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☒ No

☐ Yes. Fill in the details below.

Date issued

Name

MM / DD / YYYY

Number Street

City State ZIP Code

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 s/Howard C. Chinn

Signature of Debtor 1



Signature of Debtor 2

Date 01/20/2020

Date

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☒ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).